

April 29, 2021

Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, Bandra – Kurla Complex,
Bandra (E), Mumbai - 400 051

Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai – 400 001

Dear Sir/ Madam,

Sub: Submission of Unaudited Financial Results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

With reference to the captioned subject, we wish to inform you that the Board of Directors of L&T Finance Limited ("the Company") at its Meeting held on April 28, 2021, has approved the Audited Financial Results of the Company for the year ended March 31, 2021. Accordingly, please find enclosed the following:

- Audited Financial Results along with Auditors' Report thereon under Regulation 52(1) of Listing Regulations.
- Declaration regarding Audit Reports with unmodified opinion under Regulation 52(3) of Listing Regulations.
- Half yearly statement containing details for Non-Convertible Debentures (NCD's) under Regulation 52(4) of Listing Regulations.
- Certificate signed by the Debenture Trustee under Regulation 52(5) of Listing Regulations stating that it has taken note of the contents under Regulation 52(4).
- An initial disclosure and details of incremental borrowing pursuant to SEBI circular dated November 26, 2018, as the Company falls under the definition of "large corporate".

Further, in accordance with Regulation 52 of Chapter V of the Listing Regulations, the abovementioned disclosures are uploaded on the website of the Company.

The above information is furnished to you in terms of the relevant provisions of the Uniform Listing Agreement entered into by the Company with the Exchanges.

Kindly take the aforesaid submission on your records and acknowledge the receipt of the letter.

Thanking you,

Yours faithfully,

For **L&T Finance Limited**


Apurva Rathod
Company Secretary

Encl.: As Above

L&T Finance Limited
Corporate Office Address
Brindavan, CST Road
Kalina, Santacruz (East)
Mumbai 400 098

Registered Office
7th Floor, Technopolis, A-Wing
Plot No. 4, Block - BP, Sector-V
Salt Lake, Kolkata 700 091
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INDEPENDENT AUDITOR'S REPORT ON AUDIT OF ANNUAL STANDALONE FINANCIAL RESULTS

**TO THE BOARD OF DIRECTORS OF
L&T FINANCE LIMITED**

Opinion

We have audited the Standalone Financial Results for the year ended March 31, 2021 included in the accompanying "Statement of Financial Results for the Half Year and Year Ended March 31, 2021" (refer 'Other Matters' section below) of **L&T FINANCE LIMITED** ("the Company"), (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Standalone Financial Results for the year ended March 31, 2021:

- a. is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended; and
- b. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in Auditor's Responsibilities for audit of the Annual Standalone Financial Results section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the Standalone Financial Results for the year ended March 31, 2021 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

We draw attention to Note 7 to the Statement, in which the Company describes the continuing uncertainties arising from the COVID 19 pandemic.

Our opinion on the Statement is not modified in respect of this matter.

Management's Responsibilities for the Statement

This Statement, which includes the Standalone Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Statement has been compiled from the related audited standalone financial statement for the year ended March 31, 2021. This responsibility includes the preparation and presentation of the Standalone Financial Results for the year ended March 31, 2021 that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ("Ind AS") prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This

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responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the Standalone Financial Results, the Board of Directors are responsible for assessing the Company's ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the financial reporting process of the Company.

Auditor's Responsibilities for audit of Annual Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results for the year ended March 31, 2021 as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Standalone Financial Results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Annual Standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 52 of the Listing Regulations.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Annual Standalone Financial Results, including the disclosures, and whether the Annual Standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

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- Obtain sufficient appropriate audit evidence regarding the Annual Standalone Financial Results of the Company to express an opinion on the Annual Standalone Financial Results.

Materiality is the magnitude of misstatements in the Annual Standalone Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Standalone Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Standalone Financial Results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

1. We draw attention to Note 5 to the Statement regarding the scheme of amalgamation of L&T Infrastructure Finance Company Limited and L&T Housing Finance Limited (the 'merged entities') with the Company, which is accounted as a common control business combination in accordance with Appendix C of the Indian Accounting Standard (Ind AS) 103 - "Business Combinations". Accordingly, the figures reported represents the results of the Amalgamated Company from appointed date April 01, 2020.

Further, the financial statements/ results of the merged entities for the previous year/ period were audited/reviewed by the respective previous statutory auditors and are recasted to represent the results of the Amalgamated Company in accordance with Indian Accounting Standard 103.

2. The Statement includes the results for the half year ended March 31, 2021 being the balancing figure between audited figures in respect of the full financial year and the year to date figures up to half year of the current financial year on an amalgamated basis which were not subjected to review/audit by us.

Our opinion on the Statement is not modified in respect of these matters.

For **DELOITTE HASKINS & SELLS LLP**
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)

Neville M. Daruwalla
Partner
(Membership No. 118784)
(UDIN: 21118784AAAABW8098)

Mumbai, April 28, 2021

L&T FINANCE LIMITED
(A wholly owned subsidiary of L&T Finance Holdings Limited)
CIN. U65910WB1993FLC060810

Regd. Office : 7th Floor, Technopolis, A-Wing, Plot No. 4, Block-BP, Sector-V, Salt Lake, Kolkata - 700 091
Website: www.ltfs.com Email: investorgrivances@ltfs.com Phone: +91 033 6611 1800 Fax: +91 033 6611 1802

₹ in crore

STATEMENT OF FINANCIAL RESULTS FOR THE HALF YEAR AND YEAR ENDED MARCH 31, 2021					
Sr. No.	Particulars	Half year ended		Year ended	
		March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
		(Refer Note 6)	(Unaudited)	(Audited)	(Refer Note 5)
(I)	Revenue from operations				
	(a) Interest income	6,086.66	6,208.07	12,206.78	12,374.41
	(b) Dividend Income	-	0.02	-	0.04
	(c) Rental income	1.84	2.75	4.52	9.04
	(d) Fees and commission income	102.69	161.33	138.01	364.49
	(e) Net gain on fair value changes	-	(56.41)	-	-
	Total revenue from operations	6,191.19	6,315.76	12,349.31	12,747.98
(II)	Other income	251.91	131.74	343.76	294.29
(III)	Total income (I+II)	6,443.10	6,447.50	12,693.07	13,042.27
(IV)	Expenses				
	(a) Finance costs	2,918.83	3,298.43	6,357.30	6,728.91
	(b) Net loss on fair value changes	114.03	44.49	393.20	44.49
	(c) Net loss on derecognition of financial instruments under amortised cost category	127.49	207.40	237.25	273.01
	(d) Impairment on financial instruments	1,427.29	983.27	2,975.14	1,991.99
	(e) Employee benefits expenses	471.15	478.46	906.63	898.72
	(f) Depreciation, amortization and impairment	365.69	357.24	726.48	710.65
	(g) Others expenses	430.17	433.35	764.83	790.42
	Total expenses	5,854.65	5,802.64	12,360.83	11,438.19
(V)	Profit before tax (III - IV)	588.45	644.86	332.24	1,604.08
(VI)	Tax expense:				
	a) Current tax	87.88	224.79	481.77	595.27
	b) Deferred tax	309.51	(79.47)	(150.89)	(164.66)
(VII)	Profit before impact of change in the rate on opening deferred tax (V-VI)	191.06	499.54	1.36	1,173.47
(VIII)	Impact of change in the rate on opening deferred tax	-	-	-	472.71
(IX)	Profit for the period/year (VII-VIII)	191.06	499.54	1.36	700.76
(X)	Other comprehensive income				
A	(i) Items that will not be reclassified to profit or loss				
	a) Remeasurement of defined benefit plans	(2.22)	(1.86)	1.06	(4.75)
	b) Change in fair value of equity instruments measured at fair value through other comprehensive income	-	(56.16)	55.05	(56.16)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.55	0.46	(0.27)	1.20
	Subtotal (A)	(1.67)	(57.56)	55.84	(59.71)
B	(i) Items that will be reclassified to profit or loss				
	a) Change in fair value of debt instruments measured at fair value through other comprehensive income	(5.19)	7.26	(10.47)	0.16
	b) The effective portion of gains and loss on hedging instruments in a cash flow hedge	44.85	(86.25)	(2.94)	(133.02)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(11.29)	21.71	0.74	33.48
	Subtotal (B)	28.37	(57.28)	(12.67)	(99.38)
	Other comprehensive income (A+B)	26.70	(114.84)	43.17	(159.09)
(XI)	Total comprehensive income for the period/year (IX+X)	217.76	384.70	44.53	541.67
(XII)	Earnings per equity share (*not annualised):				
	(a) Basic (₹)	*0.72	*1.86	0.01	2.61
	(b) Diluted (₹)	*0.72	*1.86	0.01	2.61



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(A wholly owned subsidiary of L&T Finance Holdings Limited)
CIN. U65910WB1993FLC060810

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Website: www.ltfhs.com Email: investorcomplains@lthfhs.com Phone: +91 033 6611 1800 Fax: +91 033 6611 1802

Notes:

1 Statement of assets and liabilities

₹ in crore

Sr. No.	Particulars	As at	As at
		March 31, 2021	March 31, 2020
A	ASSETS		
1	Financial assets		
	(a) Cash and cash equivalents	4,312.83	5,258.30
	(b) Bank balance other than (a) above	1,449.29	2,176.55
	(c) Derivative financial instruments	32.60	155.06
	(d) Receivables		
	Trade receivables	23.00	46.67
	Other receivables	65.63	26.41
	(e) Loans	78,593.64	82,701.82
	(f) Investments	8,427.01	5,503.91
	(g) Other financial assets	68.06	75.69
2	Non-financial assets		
	(a) Current tax assets (net)	516.65	674.81
	(b) Deferred tax assets (net)	1,584.36	1,417.42
	(c) Property, plant and equipment	22.56	36.31
	(d) Intangible assets under development	23.84	61.99
	(e) Goodwill	-	565.70
	(f) Other intangible assets	110.89	157.52
	(g) Right of use assets	29.79	32.54
	(h) Other non-financial assets	948.60	308.77
	TOTAL - ASSETS	96,208.75	99,199.47
B	LIABILITIES AND EQUITY		
1	Financial liabilities		
	(a) Payables		
	(i) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	27.78	50.82
	(ii) Other payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	5.07	0.83
	(b) Debt securities	37,230.48	34,310.91
	(c) Borrowings (other than debt securities)	38,658.11	45,335.36
	(d) Subordinated liabilities	3,501.59	3,303.92
	(e) Lease liabilities	34.05	36.34
	(f) Other financial liabilities	893.73	390.78
2	Non financial liabilities		
	(a) Current tax liabilities (net)	170.44	99.26
	(b) Provisions	26.57	31.89
	(c) Other non-financial liabilities	39.70	4.77
3	Equity		
	(a) Equity share capital	2,684.17	2,684.17
	(b) Other equity	12,937.06	12,950.42
	TOTAL - LIABILITIES AND EQUITY	96,208.75	99,199.47

- These standalone financial results for the year ended March 31, 2021 have been taken on record by the Board of Directors at its meeting held on April 28, 2021. The Statutory Auditors of the Company have carried out audit of the aforesaid results. These financial results have been extracted from the standalone financial information.
- These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard ("Ind AS") prescribed under section 133 of the Companies Act 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- These financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.




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- 5 Amalgamation of L&T Infrastructure Finance Company Limited ("LTIFC") and L&T Housing Finance Limited ("LTHFC") with the Company:
The Board of Directors of the Company had approved a scheme of amalgamation by way of merger by absorption ("Scheme") on March 20, 2020. Pursuant to receipt of necessary orders from National Company Law Tribunal (NCLT), Mumbai and Kolkata, sanctioning the scheme of amalgamation by way of merger by absorption of LTHFC and LTIFC with the Company, under Sections 230 to 232 of the Companies Act, 2013, the Scheme became effective on April 12, 2021. On and from the Appointed Date, i.e., April 1, 2020, the Company has accounted for amalgamation as a common control business combination in accordance with Appendix C of the Indian Accounting Standard (Ind AS) 103 - "Business Combinations"
- The figures for the current period/year represent the results of the Amalgamated Company from appointed date April 01, 2020. The financial statements/ results of the amalgamating entities for the previous year/ period were audited/reviewed by the respective previous statutory auditors and are recasted to represent the results of the amalgamated entity in accordance with Indian Accounting Standard 103.
- 6 The figures for the half year ended March 31, 2021 are the balancing figure between figures in respect of the full financial year and the year to date figures up to half year of the current financial year on an amalgamated basis and were not subjected to review/audit by the Statutory Auditors.
- 7 Estimation uncertainty relating to COVID-19 global health pandemic:
In assessing the recoverability of loans, receivables, intangible assets and investments, the Company has considered internal and external sources of information, including credit reports, economic forecasts and industry reports upto the date of approval of these financial results. The Company has performed sensitivity analysis on the assumptions used and based on current indicators of future economic conditions, the Company expects to recover the carrying amount of these assets. The Company has developed estimates and applied management overlays for the purpose of determination of the provision for impairment of financial assets. The extent to which the second wave of the COVID19 pandemic, that has significantly increased the number of cases in India, will have an impact on the Company's results, will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact.
- 8 Reversal of interest accrued during the period of Moratorium:
As required by the Reserve Bank of India (RBI) vide its circular number RBI/2021-22/17 dated April 7, 2021, the Board of Directors of the Company has approved a policy to refund / adjust the 'interest on interest' charged to the borrowers during the moratorium period, i.e. March 1, 2020 to August 31, 2020 in conformity with the Judgement of the Hon. Supreme Court of India in the case of 'Small Scale Industrial Manufacturers Association vs Union of India & Others'. Based on the methodology for calculation of the amount to be refunded / adjusted, as advised by the Indian Banks Association (IBA), the Company has reversed such interest-on-interest income charged to the customer, that it had accrued during the aforesaid period.
- 9 The previous year/period figures have been reclassified/regrouped to conform to the figure of the current year/period.

In terms of our report attached.
For DELOITTE HASKINS & SELLS LLP
Chartered Accountants


Neville M. Daruwalla
Partner

For and on behalf of the Board of Directors
L&T Finance Limited


Dinanath Dubhashi
Chairperson
(DIN : 03545900)

Place : Mumbai
Date : April 28, 2021



April 29, 2021

Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, Bandra – Kurla Complex,
Bandra (E), Mumbai - 400 051

Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai – 400 001

Kind Attn: Head – Listing Department / Dept of Corporate Communications

Sub: Declaration regarding Audit Reports with unmodified opinion for the financial year ended March 31, 2021

Dear Sir/Madam,

Pursuant to Regulation 52(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") as amended, we hereby declare that M/s. Deloitte Haskins & Sells LLP, Chartered Accountants, Statutory Auditors of the Company have submitted the Audit Reports with unmodified opinion for Audited Financial Results of the Company for the financial year ended March 31, 2021.

Kindly take the same on record.

Thanking you,

Yours faithfully,

For L&T Finance Limited


Sanjay Wadhwa
Head - Accounts



April 29, 2021

Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, Bandra – Kurla Complex,
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Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai – 400 001

Dear Sir/Madam,

Details of Non-Convertible Debentures issued on Public / Private Placement basis (“NCDs”) and Commercial Paper under Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015:

With reference to the above subject, we submit herewith the information and documents as per the provisions of Uniform Listing Agreement entered into with the Stock Exchanges where Debt Securities of the Company are listed and the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 thereunder, for dissemination to the debenture holders as mentioned below:

1. Credit rating and change in credit rating, if any:

- Secured Redeemable Non-Convertible Debentures – ‘CRISIL AAA/Stable’ by CRISIL Ratings Limited (“CRISIL”), ‘ICRA AAA / Negative’ by ICRA Limited (“ICRA”), ‘CARE AAA / Stable’ by CARE Ratings Limited (“CARE”) and ‘IND AAA / Stable’ by India Ratings and Research Private Limited (“India Ratings”).
- Secured Non - Convertible Debentures (Public Issue / Infra Bonds) - ‘ICRA AAA / Negative’ by ICRA and ‘CARE AAA / Stable’ by CARE.
- Secured Non - Convertible Debentures (Public Issue) and / or Unsecured Subordinated Non - Convertible Debentures (Public Issue) - ‘ICRA AAA / Negative’ by ICRA, ‘CARE AAA / Stable’ by CARE and ‘IND AAA / Stable’ by India Ratings.
- Secured Non - Convertible Debentures (Public Issue) and / or Unsecured Subordinated Non - Convertible Debentures (Public Issue) - ‘CRISIL AAA / Stable’ by CRISIL, ‘CARE AAA / Stable’ by CARE and ‘IND AAA / Stable’ by India Ratings.
- Unsecured Redeemable Non-Convertible Debentures (Subordinated Debt) - ‘CRISIL AAA / Stable’ by CRISIL, ‘ICRA AAA / Negative’ by ICRA, ‘CARE AAA / Stable’ by CARE and ‘IND AAA / Stable’ by India Ratings.
- Unsecured Non-Convertible Debentures in the nature of Perpetual Debt - ‘ICRA AA+ / Negative’ by ICRA and ‘CARE AA+ / Stable’ by CARE.
- Principal Protected Market-linked Debenture - ‘CARE PP-MLD AAA / Stable’ by CARE.
- Commercial Paper – ‘CRISIL A1+’ by CRISIL, ‘[ICRA] A1+’ by ICRA and ‘CARE A1+’ by CARE.

2. The said NCDs are secured by exclusive charge on specific receivables and first pari- passu charge/mortgage on the immovable property, wherever applicable.

3. The asset cover is Rs. 32,773.76 Crore as on March 31, 2021 and is adequate as per the terms of issue of NCDs.
4. The Debt Equity Ratio is 5.11 times.
5. **Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities/ commercial papers and whether the same has been paid or not;**

Refer Annexure A

6. **Next due date for the payment of interest / dividend of non-convertible redeemable preference shares /principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount / non-convertible debt securities/ commercial papers;**

Refer Annexure B

7. Debenture Redemption Reserve:

The Company being a Non-Banking Financial Company, the same is not applicable for Private Placed Debentures.

Further, for Public issue of debentures the balance of Debenture Redemption Reserve as on March 31, 2021 is Rs. 213.11 Crore.

8. Net Worth of the Company as on March 31, 2021 is Rs. 15,546.99 Crore.
9. Earnings per share for the half year ended March 31, 2021 is Rs. 0.72 per share.
10. Net profit after tax for half year ended March 31, 2021 is Rs. 191.06 Crore.
11. There were no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer document.

Thanking you,

Yours sincerely,

For **L&T Finance Limited**


Apurva Rathod
Company Secretary

Encl: Annexure A and B

Note: Please note that the above information is available on the website of the Company and Debenture Trustee and Stock Exchange. The investors may write to us at our email id: investorgrievances@ltfs.com, for any further information.

ANNEXURE A

Details of redemption & payment of interest of NCD's during half year ended March 31, 2021

Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
1	RE H 18-19 Op 2	INE027E07550	NCD Interest	06-10-2020	06-10-2020	5,00,50,000.00
2	RSrD3 FY19 Opt3	INE027E07683	NCD Interest	06-10-2020	06-10-2020	4,46,00,000.00
3	Sr C FY19 opt 2	INE027E07683	NCD Interest	06-10-2020	06-10-2020	11,32,84,000.00
4	Sr N (2017-18)	INE027E07550	NCD Interest	06-10-2020	06-10-2020	23,87,00,000.00
5	PUB SR VI 8.98	INE027E07998	NCD Interest	13-10-2020	13-10-2020	75,08,870.00
6	PUB SR VI 8.84	INE027E07980	NCD Interest	13-10-2020	13-10-2020	51,072.00
7	PUB SR-IV 8.89%	INE027E07956	NCD Interest	13-10-2020	13-10-2020	43,91,235.00
8	PUB SR-IV 8.75%	INE027E07949	NCD Interest	13-10-2020	13-10-2020	1,26,630.00
9	Sr O (2017-18)	INE027E07568	NCD Interest	13-10-2020	13-10-2020	38,25,00,000.00
10	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	15-10-2020	15-10-2020	12,50,235.00
11	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	15-10-2020	15-10-2020	31,829.00
12	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	15-10-2020	15-10-2020	15,59,009.00
13	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	15-10-2020	15-10-2020	1,08,223.00
14	Sr P (2017-18)	INE027E07576	NCD Interest	19-10-2020	19-10-2020	11,52,00,000.00
15	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	23-10-2020	23-10-2020	51,20,987.00
16	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	23-10-2020	23-10-2020	53,079.00
17	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	23-10-2020	23-10-2020	28,96,704.00
18	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	23-10-2020	23-10-2020	55,420.00
19	PUB SR VI 8.98	INE027E07998	NCD Interest	13-11-2020	13-11-2020	77,63,270.00
20	PUB SR VI 8.84	INE027E07980	NCD Interest	13-11-2020	13-11-2020	52,758.00
21	PUB SR-IV 8.89%	INE027E07956	NCD Interest	13-11-2020	13-11-2020	45,35,468.00
22	PUB SR-IV 8.75%	INE027E07949	NCD Interest	13-11-2020	13-11-2020	1,30,857.00
23	Sr O (2017-18)	INE027E07568	NCD Final Repayment	13-11-2020	13-11-2020	5,00,00,00,000.00
24	Sr O (2017-18)	INE027E07568	NCD Interest	13-11-2020	13-11-2020	3,24,86,000.00
25	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	17-11-2020	17-11-2020	12,92,077.00
26	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	17-11-2020	17-11-2020	32,920.00



Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
27	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	17-11-2020	17-11-2020	16,11,696.00
28	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	17-11-2020	17-11-2020	1,11,794.00
29	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	23-11-2020	23-11-2020	52,86,698.00
30	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	23-11-2020	23-11-2020	54,828.00
31	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	23-11-2020	23-11-2020	29,92,183.00
32	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	23-11-2020	23-11-2020	57,290.00
33	Sr Q (2017-18)	INE027E07584	NCD Interest	24-11-2020	24-11-2020	23,94,25,000.00
34	Sr U (2017-18)	INE027E07626	NCD Final Repayment	27-11-2020	27-11-2020	1,00,00,00,000.00
35	Sr U (2017-18)	INE027E07626	NCD Interest	27-11-2020	27-11-2020	7,30,05,600.00
36	Sr R (2017-18)	INE027E07592	NCD Final Repayment	04-12-2020	04-12-2020	7,50,00,00,000.00
37	Sr R (2017-18)	INE027E07592	NCD Interest	04-12-2020	04-12-2020	59,25,00,000.00
38	Sr Q (2017-18)	INE027E07584	NCD Final Repayment	11-12-2020	11-12-2020	3,05,00,00,000.00
39	Sr Q (2017-18)	INE027E07584	NCD Interest	11-12-2020	11-12-2020	1,11,50,800.00
40	PUB SR VI 8.98	INE027E07998	NCD Interest	14-12-2020	14-12-2020	75,08,874.00
41	PUB SR VI 8.84	INE027E07980	NCD Interest	14-12-2020	14-12-2020	51,072.00
42	PUB SR-IV 8.89%	INE027E07956	NCD Interest	14-12-2020	14-12-2020	43,91,234.00
43	PUB SR-IV 8.75%	INE027E07949	NCD Interest	14-12-2020	14-12-2020	1,26,630.00
44	RE Sr G 18-19 3	INE027E07618	NCD Interest	14-12-2020	14-12-2020	1,31,17,500.00
45	Sr T (2017-18)	INE027E07618	NCD Interest	14-12-2020	14-12-2020	6,75,75,000.00
46	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	15-12-2020	15-12-2020	12,50,234.00
47	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	15-12-2020	15-12-2020	31,829.00
48	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	15-12-2020	15-12-2020	15,59,008.00
49	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	15-12-2020	15-12-2020	1,08,223.00
50	Sr P (2017-18)	INE027E07576	NCD Final Repayment	18-12-2020	18-12-2020	1,50,00,00,000.00
51	Sr P (2017-18)	INE027E07576	NCD Interest	18-12-2020	18-12-2020	1,95,68,400.00
52	Sr J FY 12-13	INE523E08NH8	NCD Interest	21-12-2020	21-12-2020	27,02,37,000.00
53	PUB SR6O2 8.65%	INE027E07BC8	NCD Interest	23-12-2020	23-12-2020	34,44,30,019.00
54	PUB SR6O1 8.50%	INE027E07BB0	NCD Interest	23-12-2020	23-12-2020	2,12,70,400.00
55	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	23-12-2020	23-12-2020	51,20,986.00

Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
56	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	23-12-2020	23-12-2020	53,079.00
57	PUB SR4O2 8.60%	INE027E07AY4	NCD Interest	23-12-2020	23-12-2020	27,99,53,220.00
58	PUB SR4O1 8.45%	INE027E07AX6	NCD Interest	23-12-2020	23-12-2020	1,96,32,308.00
59	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	23-12-2020	23-12-2020	28,96,704.00
60	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	23-12-2020	23-12-2020	55,420.00
61	PUB SR1O2 8.45%	INE027E07AS6	NCD Interest	23-12-2020	23-12-2020	35,25,49,268.00
62	PUB SR1O1 8.24%	INE027E07AR8	NCD Interest	23-12-2020	23-12-2020	2,45,68,006.00
63	Sr F FY 12	INE523E08NG0	NCD Interest	30-12-2020	30-12-2020	23,00,00,000.00
64	Sr M FY 14-15	INE759E08010	NCD Interest	31-12-2020	31-12-2020	4,97,50,000.00
65	SRJ(2018-19)	INE027E07774	NCD Interest	04-01-2021	04-01-2021	72,00,00,000.00
66	Sr S (2017-18)	INE027E07600	NCD Final Repayment	06-01-2021	06-01-2021	2,15,00,00,000.00
67	Sr S (2017-18)	INE027E07600	NCD Interest	06-01-2021	06-01-2021	16,85,60,000.00
68	SR K OPT 2 1819	INE027E07790	NCD Interest	11-01-2021	11-01-2021	2,25,00,000.00
69	PUB SR VI 8.98	INE027E07998	NCD Interest	13-01-2021	13-01-2021	77,63,273.00
70	PUB SR VI 8.84	INE027E07980	NCD Interest	13-01-2021	13-01-2021	52,758.00
71	PUB SR-IV 8.89%	INE027E07956	NCD Interest	13-01-2021	13-01-2021	45,35,471.00
72	PUB SR-IV 8.75%	INE027E07949	NCD Interest	13-01-2021	13-01-2021	1,30,857.00
73	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	15-01-2021	15-01-2021	12,92,079.00
74	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	15-01-2021	15-01-2021	32,920.00
75	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	15-01-2021	15-01-2021	16,11,696.00
76	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	15-01-2021	15-01-2021	1,11,794.00
77	MLD M18-19 OPT3	INE027E07832	NCD Final Repayment	18-01-2021	18-01-2021	29,50,00,000.00
78	MLD M18-19 OPT3	INE027E07832	NCD Interest	18-01-2021	18-01-2021	5,30,00,585.00
79	NCD SR E 19- 20	INE027E07BD6	NCD Interest	22-01-2021	22-01-2021	33,41,25,000.00
80	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	25-01-2021	25-01-2021	53,01,715.00
81	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	25-01-2021	25-01-2021	54,985.00
82	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	25-01-2021	25-01-2021	30,00,714.00



Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
83	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	25-01-2021	25-01-2021	57,460.00
84	NCD SR L(opt 2)	INE027E07857	NCD Interest	25-01-2021	25-01-2021	4,46,66,500.00
85	Sr F FY 15	INE027E08046	NCD Interest	29-01-2021	29-01-2021	2,99,20,000.00
86	NCD SR N 18-19	INE027E07865	NCD Interest	01-02-2021	01-02-2021	2,25,49,750.00
87	Sr G FY 15	INE027E08053	NCD Interest	09-02-2021	09-02-2021	1,67,84,100.00
88	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	15-02-2021	15-02-2021	12,92,081.00
89	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	15-02-2021	15-02-2021	32,920.00
90	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	15-02-2021	15-02-2021	16,11,698.00
91	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	15-02-2021	15-02-2021	1,11,794.00
92	PUB SR VI 8.98	INE027E07998	NCD Interest	15-02-2021	15-02-2021	77,63,272.00
93	PUB SR VI 8.84	INE027E07980	NCD Interest	15-02-2021	15-02-2021	52,758.00
94	PUB SR-IV 8.89%	INE027E07956	NCD Interest	15-02-2021	15-02-2021	45,35,475.00
95	PUB SR-IV 8.75%	INE027E07949	NCD Interest	15-02-2021	15-02-2021	1,30,857.00
96	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	23-02-2021	23-02-2021	53,01,715.00
97	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	23-02-2021	23-02-2021	54,985.00
98	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	23-02-2021	23-02-2021	30,00,716.00
99	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	23-02-2021	23-02-2021	57,460.00
100	Sr C FY14	INE027E08012	NCD Interest	01-03-2021	01-03-2021	2,73,24,500.00
101	SR F 19-20	INE027E07BE4	NCD Interest	04-03-2021	04-03-2021	5,76,00,000.00
102	Sr H FY15	INE027E08061	NCD Interest	04-03-2021	04-03-2021	4,74,00,000.00
103	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	15-03-2021	15-03-2021	11,66,321.00
104	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	15-03-2021	15-03-2021	29,738.00
105	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	15-03-2021	15-03-2021	14,54,415.00
106	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	15-03-2021	15-03-2021	1,01,081.00
107	PUB SR VI 8.98	INE027E07998	NCD Interest	15-03-2021	15-03-2021	70,10,349.00
108	PUB SR VI 8.84	INE027E07980	NCD Interest	15-03-2021	15-03-2021	47,630.00
109	PUB SR V 9.35	INE027E07972	NCD Interest	15-03-2021	15-03-2021	10,37,05,488.00
110	PUB SR V 9.20	INE027E07964	NCD Interest	15-03-2021	15-03-2021	73,67,360.00
111	PUB SR-IV 8.89%	INE027E07956	NCD Interest	15-03-2021	15-03-2021	40,96,740.00

Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
112	PUB SR-IV 8.75%	INE027E07949	NCD Interest	15-03-2021	15-03-2021	1,18,177.00
113	PUB SR III 9.25	INE027E07931	NCD Interest	15-03-2021	15-03-2021	21,79,47,791.00
114	PUBSR-III 9.1%	INE027E07923	NCD Interest	15-03-2021	15-03-2021	2,75,83,010.00
115	PUB SR-1 9.10%	INE027E07899	NCD Interest	15-03-2021	15-03-2021	62,64,58,287.00
116	PUB SR-1 9%	INE027E07881	NCD Interest	15-03-2021	15-03-2021	15,92,46,000.00
117	PUB SR502 8.29%	INE027E07BA2	NCD Interest	23-03-2021	23-03-2021	47,89,640.00
118	PUB SR501 8.15%	INE027E07AZ1	NCD Interest	23-03-2021	23-03-2021	49,665.00
119	PUB SR302 8.15%	INE027E07AW8	NCD Interest	23-03-2021	23-03-2021	27,10,553.00
120	PUB SR301 7.96%	INE027E07AV0	NCD Interest	23-03-2021	23-03-2021	51,935.00
121	Sr M 15-16	INE759E08044	NCD Interest	23-03-2021	23-03-2021	9,30,00,000.00
122	Sr I FY 13-14	INE523E08NI6	NCD Interest	29-03-2021	30-03-2021	5,05,00,000.00
123	Sr F FY14	INE027E08020	NCD Interest	29-03-2021	30-03-2021	5,20,33,500.00
124	R Sr W 2 FY18	INE027E07642	NCD Interest	29-03-2021	30-03-2021	4,97,50,000.00
125	R Sr W 1 FY18	INE027E07642	NCD Interest	29-03-2021	30-03-2021	5,47,98,500.00
126	Sr W (2017-18)	INE027E07642	NCD Interest	29-03-2021	30-03-2021	4,53,75,000.00
127	Sr I FY15	INE027E08079	NCD Interest	30-03-2021	30-03-2021	6,62,06,250.00
128	Sr S FY14-15	INE759E08028	NCD Interest	30-03-2021	30-03-2021	7,83,75,000.00
129	Series E 12-13	INE691I07356	NCD Interest	09-10-2020	09-10-2020	10,09,72,602.74
130	SERIES AE FY 15-16 OPT II	INE691I07CC0	NCD Interest	16-10-2020	16-10-2020	4,43,93,000.00
131	Series A FY 2011-12	INE691I07240	NCD Interest	16-10-2020	16-10-2020	12,09,17,808.22
132	SERIES AE FY 15-16 OPT II	INE691I07CC0	NCD Final Repayment	16-10-2020	16-10-2020	51,50,00,000.00
133	SERIES S FY 16-17	INE691I07DV8	NCD Interest	26-10-2020	26-10-2020	1,96,06,800.00
134	SERIES B FY 18-19	INE691I08529	NCD Interest	02-11-2020	02-11-2020	4,09,50,000.00
135	Series AG FY 2015-16	INE691I07CH9	NCD Interest	13-11-2020	13-11-2020	1,54,80,000.00
136	SERIES N FY 14-15	INE691I08313	NCD Interest	13-11-2020	13-11-2020	9,10,00,000.00
137	Series T FY 2016-17	INE691I07DW6	NCD Interest	17-11-2020	17-11-2020	3,71,60,832.00
138	SERIES A FY 17-18	INE691I07DZ9	NCD Interest	18-11-2020	18-11-2020	25,45,09,704.92
139	SERIES A FY 19-20 OPT 1	INE691I07EG7	NCD Interest	30-11-2020	01-12-2020	52,50,00,000.00
140	SERIES A FY 19-20 OPT 2	INE691I07EH5	NCD Interest	30-11-2020	01-12-2020	53,43,75,000.00

Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
141	SERIES 2010A SCM1	INE691I07166	NCD Interest	02-12-2020	02-12-2020	1,34,29,122.50
142	SERIES 2010A SCM3	INE691I07182	NCD Interest	02-12-2020	02-12-2020	3,82,80,600.00
143	SERIES 2010A SCM1	INE691I07166	NCD Final Repayment	02-12-2020	02-12-2020	17,32,79,000.00
144	SERIES 2010A SCM2	INE691I07174	NCD Final Repayment	02-12-2020	02-12-2020	39,41,50,000.00
145	SERIES 2010A SCM3	INE691I07182	NCD Final Repayment	02-12-2020	02-12-2020	51,04,08,000.00
146	SERIES 2010A SCM4	INE691I07190	NCD Final Repayment	02-12-2020	02-12-2020	1,08,61,83,000.00
147	SERIES Q FY 16-17	INE691I07DT2	NCD Interest	14-12-2020	14-12-2020	3,05,50,800.00
148	SERIES Q FY 16-17	INE691I07DT2	NCD Final Repayment	14-12-2020	14-12-2020	1,50,00,00,000.00
149	SERIES AI FY 15-16 OPT 2	INE691I07CK3	NCD Interest	16-12-2020	16-12-2020	2,33,55,000.00
150	SERIES AI FY 15-16 OPT 2	INE691I07CK3	NCD Final Repayment	16-12-2020	16-12-2020	27,00,00,000.00
151	SERIES U FY 16-17	INE691I08487	NCD Interest	04-01-2021	04-01-2021	10,00,75,000.00
152	SERIES 2011B Scm 1	INE691I07265	NCD Interest	11-01-2021	11-01-2021	11,16,41,850.00
153	SERIES E FY 12-13	INE691I07356	NCD Interest	11-01-2021	11-01-2021	10,43,01,369.86
154	SERIES A FY 11-12	INE691I07240	NCD Interest	18-01-2021	18-01-2021	12,49,04,109.59
155	SERIES S FY 14-15	INE691I08321	NCD Interest	19-01-2021	19-01-2021	10,90,76,250.00
156	Re Sr B 19-20 I	INE691I07EI3	NCD Interest	28-01-2021	28-01-2021	8,45,00,000.00
157	Re Sr B 19-20II	INE691I07EJ1	NCD Interest	28-01-2021	28-01-2021	23,51,25,000.00
158	SERIES I FY 13-14	INE691I08255	NCD Interest	29-01-2021	29-01-2021	5,17,50,000.00
159	SERIES J FY 13-14	INE691I08263	NCD Interest	01-02-2021	01-02-2021	2,43,91,750.00
160	Series V FY 2016-17	INE691I08495	NCD Interest	01-02-2021	01-02-2021	1,21,41,150.00
161	SERIES AJ FY 15-16 OPT 2	INE691I07CM9	NCD Interest	08-02-2021	08-02-2021	4,52,51,440.00
162	SERIES K OF FY 13-14	INE691I08271	NCD Interest	10-02-2021	10-02-2021	1,95,13,400.00
163	SERIES C OF FY 19-20 OPT 1	INE691I07EK9	NCD Interest	17-02-2021	17-02-2021	68,00,00,000.00
164	SERIES C OF FY 19-20 OPT 2	INE691I07EL7	NCD Interest	17-02-2021	17-02-2021	68,00,00,000.00
165	SERIES C OF FY 19-20 OPT 3	INE691I07EM5	NCD Interest	17-02-2021	17-02-2021	76,50,00,000.00
166	SERIES C OF FY 19-20 OPT 4	INE691I07EN3	NCD Interest	17-02-2021	17-02-2021	40,50,00,000.00

Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
167	SERIES L FY 13-14	INE691I08289	NCD Interest	18-02-2021	18-02-2021	1,94,60,000.00
168	SERIES U FY 14-15	INE691I08339	NCD Interest	18-02-2021	18-02-2021	19,68,75,000.00
169	SERIES W FY 16-17	INE691I07DX4	NCD Interest	03-03-2021	03-03-2021	1,59,00,000.00
170	SERIES O FY 13-14	INE691I08305	NCD Interest	04-03-2021	04-03-2021	48,65,000.00
171	SERIES M FY 13-14	INE691I08297	NCD Interest	15-03-2021	15-03-2021	2,91,09,900.00
172	SERIES AK FY 15-16	INE691I07CN7	NCD Interest	16-03-2021	16-03-2021	88,00,000.00
173	SERIES AL FY 15-16	INE691I08420	NCD Interest	18-03-2021	18-03-2021	4,75,00,000.00
174	SERIES 2011A Scm 1	INE691I07224	NCD Interest	23-03-2021	23-03-2021	5,67,36,456.00
175	SERIES 2011A Scm 1	INE691I07224	NCD Final Repayment	23-03-2021	23-03-2021	69,19,08,000.00
176	SERIES 2011A Scm 2	INE691I07232	NCD Final Repayment	23-03-2021	23-03-2021	2,35,14,03,000.00
177	SERIES 2012A Scm 1	INE691I07299	NCD Interest	24-03-2021	24-03-2021	8,78,05,620.00
178	SERIES AN FY16 OPT 2	INE691I07CS6	NCD Interest	29-03-2021	26-03-2021	2,19,39,700.00
179	SERIES AN FY16 OPT 2	INE691I07CS6	NCD Final Repayment	29-03-2021	26-03-2021	25,00,00,000.00
180	SERIES AO FY 15 16	INE691I08438	NCD Interest	30-03-2021	30-03-2021	2,85,00,000.00
181	Sr O FY16 OPT 3	INE476M07800	NCD Interest	20-10-2020	20-10-2020	2,80,35,670.00
182	Sr S FY17	INE476M07AS8	NCD Interest	26-10-2020	26-10-2020	79,21,640.00
183	Sr P FY16 OPT 2	INE476M07826	NCD Interest	26-10-2020	26-10-2020	2,15,06,800.00
184	Sr P FY16 OPT 2	INE476M07826	NCD Final Repayment	26-10-2020	26-10-2020	25,00,00,000.00
185	Sr J FY15 OPT 3	INE476M07263	NCD Interest	09-11-2020	09-11-2020	95,01,800.00
186	Sr C FY 18-19	INE476M07BN7	NCD Interest	18-11-2020	18-11-2020	20,63,52,219.18
187	Sr R FY16	INE476M07859	NCD Interest	27-11-2020	27-11-2020	86,00,000.00
188	Sr R FY16	INE476M07859	NCD Final Repayment	27-11-2020	27-11-2020	10,00,00,000.00
189	SR A19-20-OPT 1	INE476M07BT4	NCD Interest	30-11-2020	01-12-2020	31,12,50,000.00
190	SR A19-20-OPT 2	INE476M07BU2	NCD Interest	30-11-2020	01-12-2020	31,80,00,000.00
191	Sr L FY15 OPT 2	INE476M07305	NCD Interest	15-12-2020	15-12-2020	1,82,50,000.00
192	SR G 18-19	INE476M07BS6	NCD Interest	11-01-2021	11-01-2021	2,40,30,000.00
193	Sr N FY15 OPT 3	INE476M07347	NCD Interest	18-01-2021	18-01-2021	5,08,77,200.00

Sr. No.	Series / Tranche	ISIN No.	Type of Payment	Due date of payment	Actual date of payment	Amount (in Rs.)
194	Sr O FY14-15	INE476M08014	NCD Interest	29-01-2021	29-01-2021	9,35,00,000.00
195	Sr U FY17 OPT 2	INE476M07AV2	NCD Interest	22-02-2021	22-02-2021	80,50,000.00
196	Sr P FY15 OPT 2	INE476M07362	NCD Interest	24-02-2021	24-02-2021	91,00,000.00
197	Sr S FY16 Opt 1	INE476M07867	NCD Interest	25-02-2021	25-02-2021	1,77,20,000.00
198	Sr S FY16 Opt 1	INE476M07867	NCD Final Repayment	25-02-2021	25-02-2021	20,00,00,000.00
199	NCD SRB 19-20	INE476M07BV0	NCD Interest	27-02-2021	01-03-2021	19,37,50,000.00
200	NCD SR C 19-20	INE476M07BW8	NCD Interest	04-03-2021	04-03-2021	1,55,00,000.00
201	Series U FY16	INE476M08055	NCD Interest	30-03-2021	30-03-2021	4,95,00,000.00

Details of outstanding Commercial Papers:

Sr. No.	ISIN	No. of Commercial papers	Amount (in Rs.)
1	INE027E14JS3	7,800.00	3,90,00,00,000.00
2	INE027E14JT1	500.00	25,00,00,000.00
3	INE027E14KC5	1,000.00	50,00,00,000.00
4	INE027E14KH4	4,000.00	2,00,00,00,000.00
5	INE027E14KH4	8,000.00	4,00,00,00,000.00
6	INE027E14KI2	500.00	25,00,00,000.00
7	INE027E14KK8	4,000.00	2,00,00,00,000.00
8	INE027E14KL6	10,000.00	5,00,00,00,000.00
9	INE027E14KL6	4,000.00	2,00,00,00,000.00
10	INE691I14KD7	1,420.00	71,00,00,000.00
11	INE691I14KB1	6,000.00	3,00,00,00,000.00
12	INE691I14KC9	6,000.00	3,00,00,00,000.00
13	INE691I14KI6	6,000.00	3,00,00,00,000.00
14	INE691I14KI6	5,000.00	2,50,00,00,000.00
15	INE691I14KN6	8,000.00	4,00,00,00,000.00
16	INE691I14KR7	6,000.00	3,00,00,00,000.00
17	INE691I14KS5	8,000.00	4,00,00,00,000.00
18	INE691I14KT3	7,500.00	3,75,00,00,000.00
19	INE691I14KV9	1,500.00	75,00,00,000.00
20	INE691I14KU1	7,000.00	3,50,00,00,000.00
21	INE691I14KY3	10,000.00	5,00,00,00,000.00
22	INE691I14KZ0	1,500.00	75,00,00,000.00
23	INE476M14DQ2	5,000.00	2,50,00,00,000.00

Details of redemption & payment of interest during last half year ending March 31, 2021:

Sr. No.	ISIN	Amount repaid (in Rs.)	Due Date of Payment	Actual date of payment
1	INE027E14IO4	10,00,00,00,000.00	29-10-2020	29-10-2020
2	INE027E14IO4	1,00,00,00,000.00	29-10-2020	29-10-2020
3	INE027E14IV9	1,00,00,00,000.00	18-12-2020	18-12-2020
4	INE027E14IZ0	4,00,00,00,000.00	14-01-2021	14-01-2021
5	INE027E14JJ2	5,00,00,00,000.00	17-11-2020	17-11-2020
6	INE027E14JM6	2,50,00,00,000.00	22-02-2021	22-02-2021
7	INE027E14JO2	5,00,00,00,000.00	22-12-2020	22-12-2020
8	INE027E14JQ7	5,00,00,00,000.00	27-11-2020	27-11-2020
9	INE027E14JQ7	3,00,00,00,000.00	27-11-2020	27-11-2020
10	INE027E14JP9	2,00,00,00,000.00	15-12-2020	15-12-2020
11	INE027E14JR5	10,00,00,00,000.00	28-10-2020	28-10-2020
12	INE027E14JU9	6,00,00,00,000.00	20-01-2021	20-01-2021
13	INE027E14JV7	2,50,00,00,000.00	28-12-2020	28-12-2020



Sr. No.	ISIN	Amount repaid (in Rs.)	Due Date of Payment	Actual date of payment
14	INE027E14JW5	8,00,00,00,000.00	30-12-2020	30-12-2020
15	INE027E14JW5	3,50,00,00,000.00	30-12-2020	30-12-2020
16	INE027E14JX3	7,00,00,00,000.00	28-01-2021	28-01-2021
17	INE027E14JX3	2,00,00,00,000.00	28-01-2021	28-01-2021
18	INE027E14JY1	10,00,00,00,000.00	26-11-2020	26-11-2020
19	INE027E14JZ8	5,00,00,00,000.00	25-11-2020	25-11-2020
20	INE027E14KA9	10,00,00,00,000.00	11-02-2021	11-02-2021
21	INE027E14KB7	7,00,00,00,000.00	29-12-2020	29-12-2020
22	INE027E14KB7	5,00,00,00,000.00	29-12-2020	29-12-2020
23	INE027E14KD3	10,00,00,00,000.00	25-02-2021	25-02-2021
24	INE027E14KD3	2,00,00,00,000.00	25-02-2021	25-02-2021
25	INE027E14KF8	13,00,00,00,000.00	27-01-2021	27-01-2021
26	INE027E14KG6	10,00,00,00,000.00	29-01-2021	29-01-2021
27	INE027E14KJ0	10,00,00,00,000.00	24-02-2021	24-02-2021
28	INE027E14JE3	2,50,00,00,000.00	16-03-2021	16-03-2021
29	INE027E14JF0	2,50,00,00,000.00	31-03-2021	31-03-2021
30	INE027E14JI4	3,00,00,00,000.00	26-03-2021	26-03-2021
31	INE027E14JI4	11,00,00,00,000.00	26-03-2021	26-03-2021
32	INE027E14KE1	1,50,00,00,000.00	09-03-2021	09-03-2021
33	INE027E14KM4	5,00,00,00,000.00	30-03-2021	30-03-2021
34	INE691I14JZ2	10,00,00,00,000.00	28-10-2020	28-10-2020
35	INE691I14KA3	10,00,00,00,000.00	29-10-2020	29-10-2020
36	INE691I14JK4	2,75,00,00,000.00	17-11-2020	17-11-2020
37	INE691I14KG0	7,50,00,00,000.00	25-11-2020	25-11-2020
38	INE691I14KF2	10,00,00,00,000.00	26-11-2020	26-11-2020
39	INE691I14KH8	8,50,00,00,000.00	27-11-2020	27-11-2020
40	INE691I14JU3	2,00,00,00,000.00	15-12-2020	15-12-2020
41	INE691I14JY5	2,50,00,00,000.00	22-12-2020	22-12-2020
42	INE691I14KK2	15,00,00,00,000.00	23-12-2020	23-12-2020
43	INE691I14KJ4	11,00,00,00,000.00	29-12-2020	29-12-2020
44	INE691I14KE5	26,50,00,00,000.00	30-12-2020	30-12-2020
45	INE691I14KP1	6,00,00,00,000.00	27-01-2021	27-01-2021
46	INE691I14KO4	5,00,00,00,000.00	28-01-2021	28-01-2021
47	INE691I14JS7	9,50,00,00,000.00	29-01-2021	29-01-2021
48	INE691I14JQ1	2,00,00,00,000.00	05-02-2021	05-02-2021
49	INE691I14JR9	3,50,00,00,000.00	08-02-2021	08-02-2021
50	INE691I14KL0	13,00,00,00,000.00	25-02-2021	25-02-2021
51	INE691I14KQ9	8,00,00,00,000.00	26-02-2021	26-02-2021
52	INE691I14JV1	1,50,00,00,000.00	05-03-2021	05-03-2021



Sr. No.	ISIN	Amount repaid (in Rs.)	Due Date of Payment	Actual date of payment
53	INE691I14KM8	1,50,00,00,000.00	19-03-2021	19-03-2021
54	INE691I14KX5	2,50,00,00,000.00	25-03-2021	25-03-2021
55	INE691I14KW7	10,40,00,00,000.00	26-03-2021	26-03-2021
56	INE476M14DF5	5,00,00,00,000.00	28-10-2020	28-10-2020
57	INE476M14DG3	11,00,00,00,000.00	29-10-2020	29-10-2020
58	INE476M14DB4	6,00,00,00,000.00	17-11-2020	17-11-2020
59	INE476M14DK5	7,50,00,00,000.00	25-11-2020	25-11-2020
60	INE476M14DJ7	5,00,00,00,000.00	26-11-2020	26-11-2020
61	INE476M14DE8	5,00,00,00,000.00	22-12-2020	22-12-2020
62	INE476M14DN9	7,00,00,00,000.00	29-12-2020	29-12-2020
63	INE476M14DI9	8,50,00,00,000.00	30-12-2020	30-12-2020
64	INE476M14DH1	3,50,00,00,000.00	11-01-2021	11-01-2021
65	INE476M14DR0	6,00,00,00,000.00	27-01-2021	27-01-2021
66	INE476M14DS8	8,00,00,00,000.00	28-01-2021	28-01-2021
67	INE476M14DM1	6,00,00,00,000.00	29-01-2021	29-01-2021
68	INE476M14DL3	2,00,00,00,000.00	15-02-2021	15-02-2021
69	INE476M14DU4	5,00,00,00,000.00	24-02-2021	24-02-2021
70	INE476M14DT6	8,50,00,00,000.00	25-02-2021	25-02-2021
71	INE476M14DO7	7,00,00,00,000.00	26-02-2021	26-02-2021
72	INE476M14DV2	2,00,00,00,000.00	12-03-2021	12-03-2021
73	INE476M14DP4	2,00,00,00,000.00	23-03-2021	23-03-2021
74	INE476M14DW0	9,25,00,00,000.00	25-03-2021	25-03-2021
75	INE476M14CZ5	10,25,00,00,000.00	26-03-2021	26-03-2021

ANNEXURE B

**Details of redemption & interest of NCD's due in the next half-year
i.e. April 1, 2021 to September 30, 2021:**

Sr. No.	Series / Tranche	ISIN No	Type	Amount (in Rs.)	Due date of payment
1	Sr V (2017-18)	INE027E07634	NCD Final Repayment	82,50,00,000.00	08-04-2021
2	Sr A FY17 OPT 2	INE691I07CU2	NCD Interest	10,50,00,000.00	12-04-2021
3	Sr A FY17 OPT 2	INE691I07CU2	NCD Final Repayment	1,20,00,00,000.00	12-04-2021
4	PUB2 SR-I 8.70%	INE027E07AA4	NCD Interest	9,64,85,871.00	15-04-2021
5	PUB2 S1O2 8.90%	INE027E07AB2	NCD Interest	16,74,94,084.00	15-04-2021
6	PUB2 S3O1 8.80%	INE027E07AE6	NCD Interest	6,41,10,288.00	15-04-2021
7	PUB2 S3O2 9%	INE027E07AF3	NCD Interest	16,73,75,790.00	15-04-2021
8	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	1,11,794.40	15-04-2021
9	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	16,11,898.88	15-04-2021
10	PUB2 S6O1 8.85%	INE027E07AK3	NCD Interest	93,11,173.50	15-04-2021
11	PUB2 S6O2 9.05%	INE027E07AL1	NCD Interest	31,85,55,203.50	15-04-2021
12	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	32,920.28	15-04-2021
13	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	12,92,126.72	15-04-2021
14	PUB SR-IV 8.75%	INE027E07949	NCD Interest	1,30,857.16	15-04-2021
15	PUB SR-IV 8.89%	INE027E07956	NCD Interest	45,35,217.05	15-04-2021
16	PUB SR VI 8.84	INE027E07980	NCD Interest	52,757.75	15-04-2021
17	PUB SR VI 8.98	INE027E07998	NCD Interest	77,63,189.28	15-04-2021
18	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	57,460.00	23-04-2021
19	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	30,00,747.28	23-04-2021
20	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	54,986.32	23-04-2021
21	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	53,01,725.44	23-04-2021
22	SR A 20-21	INE027E07BF1	NCD Interest	83,85,00,000.00	28-04-2021
23	SR B 20-21	INE027E07BG9	NCD Interest	60,00,00,000.00	11-05-2021
24	PUB SR-IV 8.75%	INE027E07949	NCD Interest	1,26,630.28	14-05-2021
25	PUB SR-IV 8.89%	INE027E07956	NCD Interest	43,91,051.21	14-05-2021
26	PUB SR VI 8.84	INE027E07980	NCD Interest	51,071.75	14-05-2021
27	PUB SR VI 8.98	INE027E07998	NCD Interest	75,08,825.28	14-05-2021
28	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	15,59,336.96	17-05-2021
29	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	31,829.00	17-05-2021
30	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	12,50,163.20	17-05-2021
31	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	1,08,223.19	17-05-2021
32	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	55,590.00	24-05-2021
33	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	29,05,347.80	24-05-2021
34	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	53,238.20	24-05-2021



Sr. No.	Series / Tranche	ISIN No	Type	Amount (in Rs.)	Due date of payment
35	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	51,28,515.66	24-05-2021
36	Sr B (19-20)	INE027E07AP2	NCD Interest	74,80,00,000.00	28-05-2021
37	Sr C FY17 Op I	INE759E07830	NCD Interest	87,03,560.00	11-06-2021
38	Sr C FY17 Op I	INE759E07830	NCD Final Repayment	10,00,00,000.00	11-06-2021
39	PUB SR VI 8.84	INE027E07980	NCD Interest	52,757.75	14-06-2021
40	PUB SR VI 8.98	INE027E07998	NCD Interest	77,63,189.28	14-06-2021
41	NCD SR C 20-21	INE027E07BH7	NCD Interest	23,10,00,000.00	14-06-2021
42	PUB SR-IV 8.89%	INE027E07956	NCD Interest	45,35,217.05	14-06-2021
43	PUB SR-IV 8.75%	INE027E07949	NCD Interest	1,30,857.16	14-06-2021
44	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	1,11,794.40	15-06-2021
45	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	16,11,898.88	15-06-2021
46	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	32,920.28	15-06-2021
47	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	12,92,126.72	15-06-2021
48	Sr H FY18 Opt 2	INE027E07493	NCD Interest	1,95,25,000.00	21-06-2021
49	Sr W (2017-18)	INE027E07642	NCD Interest	1,82,51,780.00	21-06-2021
50	R Sr W 1 FY18	INE027E07642	NCD Interest	1,54,17,951.00	21-06-2021
51	R Sr W 2 FY18	INE027E07642	NCD Interest	1,05,66,820.00	21-06-2021
52	Sr W (2017-18)	INE027E07642	NCD Final Repayment	95,00,00,000.00	21-06-2021
53	R Sr W 1 FY18	INE027E07642	NCD Final Repayment	80,25,00,000.00	21-06-2021
54	R Sr W 2 FY18	INE027E07642	NCD Final Repayment	55,00,00,000.00	21-06-2021
55	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	57,460.00	23-06-2021
56	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	30,00,747.28	23-06-2021
57	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	54,986.32	23-06-2021
58	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	53,01,725.44	23-06-2021
59	Sr E-FY15	INE027E08038	NCD Interest	4,16,00,000.00	30-06-2021
60	SR D 20-21	INE027E07BI5	NCD Interest	26,73,75,000.00	12-07-2021
61	PUB SR-IV 8.75%	INE027E07949	NCD Interest	1,26,630.28	13-07-2021
62	PUB SR-IV 8.89%	INE027E07956	NCD Interest	43,91,051.21	13-07-2021
63	PUB SR VI 8.84	INE027E07980	NCD Interest	51,071.75	13-07-2021
64	PUB SR VI 8.98	INE027E07998	NCD Interest	75,08,825.28	13-07-2021
65	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	1,08,223.19	15-07-2021
66	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	15,59,336.96	15-07-2021
67	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	31,829.00	15-07-2021
68	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	12,50,163.20	15-07-2021
69	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	55,590.00	23-07-2021
70	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	29,05,347.80	23-07-2021
71	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	53,238.20	23-07-2021

Sr. No.	Series / Tranche	ISIN No	Type	Amount (in Rs.)	Due date of payment
72	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	51,28,515.66	23-07-2021
73	Sr D FY19 Opt 1	INE027E07691	NCD Final Repayment	25,00,00,000.00	30-07-2021
74	RSrD FY19 Opt 1	INE027E07691	NCD Final Repayment	10,80,00,000.00	30-07-2021
75	Sr E FY 18-19	INE027E07717	NCD Interest	3,10,10,000.00	02-08-2021
76	SR C (19-20)	INE027E07AQ0	NCD Interest	1,28,25,000.00	02-08-2021
77	Sr M FY 17-18	INE027E07543	NCD Interest	35,85,15,000.00	09-08-2021
78	SR B 20-21	INE027E07BG9	NCD Interest	15,12,32,000.00	11-08-2021
79	SR B 20-21	INE027E07BG9	NCD Final Repayment	8,00,00,00,000.00	11-08-2021
80	PUB SR-IV 8.75%	INE027E07949	NCD Interest	1,30,857.16	13-08-2021
81	PUB SR-IV 8.89%	INE027E07956	NCD Interest	45,35,217.05	13-08-2021
82	PUB SR VI 8.84	INE027E07980	NCD Interest	52,757.75	13-08-2021
83	PUB SR VI 8.98	INE027E07998	NCD Interest	77,63,189.28	13-08-2021
84	RSrD FY19 Opt 2	INE027E07709	NCD Final Repayment	51,00,00,000.00	13-08-2021
85	Sr D FY19 Opt 2	INE027E07709	NCD Final Repayment	3,60,00,00,000.00	13-08-2021
86	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	1,11,794.40	17-08-2021
87	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	16,11,898.88	17-08-2021
88	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	32,920.28	17-08-2021
89	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	12,92,126.72	17-08-2021
90	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	57,460.00	23-08-2021
91	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	30,00,747.28	23-08-2021
92	PUB SR5O1 8.15%	INE027E07AZ1	NCD Interest	54,986.32	23-08-2021
93	PUB SR5O2 8.29%	INE027E07BA2	NCD Interest	53,01,725.44	23-08-2021
94	Sr F FY18-19	INE027E07758	NCD Final Repayment	59,00,00,000.00	03-09-2021
95	RE Sr G 18-19 I	INE027E07758	NCD Final Repayment	5,00,00,000.00	03-09-2021
96	Sr J 15-16	INE759E08036	NCD Interest	9,25,00,000.00	09-09-2021
97	PUB SR-IV 8.75%	INE027E07949	NCD Interest	1,30,857.16	13-09-2021
98	PUB SR-IV 8.89%	INE027E07956	NCD Interest	45,35,217.05	13-09-2021
99	PUB SR VI 8.84	INE027E07980	NCD Interest	52,757.75	13-09-2021
100	PUB SR VI 8.98	INE027E07998	NCD Interest	77,63,189.28	13-09-2021
101	SRD(19-20)TIER2	INE027E08087	NCD Interest	2,31,40,000.00	13-09-2021
102	PUB2 S4O1 8.48%	INE027E07AG1	NCD Interest	1,11,794.40	15-09-2021
103	PUB2 S4O2 8.66%	INE027E07AH9	NCD Interest	16,11,898.88	15-09-2021
104	PUB2 S7O1 8.52%	INE027E07AM9	NCD Interest	32,920.28	15-09-2021
105	PUB2 S7O2 8.70%	INE027E07AN7	NCD Interest	12,92,126.72	15-09-2021
106	PUB SR3O1 7.96%	INE027E07AV0	NCD Interest	57,460.00	23-09-2021
107	PUB SR3O2 8.15%	INE027E07AW8	NCD Interest	30,00,747.28	23-09-2021

Sr. No.	Series / Tranche	ISIN No	Type	Amount (in Rs.)	Due date of payment
108	PUB SR501 8.15%	INE027E07AZ1	NCD Interest	54,986.32	23-09-2021
109	PUB SR502 8.29%	INE027E07BA2	NCD Interest	53,01,725.44	23-09-2021
110	Sr E FY 2012-13	INE691I07356	NCD Interest	9,76,43,835.62	09-04-2021
111	Sr A FY17 OPT 2	INE691I07CU2	NCD Interest	10,50,00,000.00	12-04-2021
112	Sr A FY17 OPT 2	INE691I07CU2	NCD Final Repayment	1,20,00,00,000. 00	12-04-2021
113	Sr A FY 2011-12	INE691I07240	NCD Interest	11,69,31,506.85	16-04-2021
114	Sr A FY 2015-16	INE691I08347	NCD Interest	8,94,88,000.00	19-04-2021
115	Sr B FY17 OPT 3	INE691I07CX6	NCD Interest	3,93,67,500.00	20-04-2021
116	Sr B FY17 OPT 3	INE691I07CX6	NCD Final Repayment	45,25,00,000.00	20-04-2021
117	Sr D FY 2015-16	INE691I08362	NCD Interest	4,00,50,000.00	22-04-2021
118	Sr C FY 2015-16	INE691I08354	NCD Interest	7,07,55,000.00	22-04-2021
119	Sr G FY 2015-16	INE691I08370	NCD Interest	6,67,50,000.00	29-04-2021
120	Sr A FY12-13	INE691I08248	NCD Interest	19,80,00,000.00	30-04-2021
121	Sr I FY 2015-16	INE691I08388	NCD Interest	3,84,79,840.00	17-05-2021
122	Sr A FY 17-18	INE691I07DZ9	NCD Interest	6,08,61,016.39	18-05-2021
123	Sr A FY 17-18	INE691I07DZ9	NCD Interest	19,00,18,249.32	18-05-2021
124	Sr J FY16 OPT 3	INE691I07AL5	NCD Interest	3,93,38,000.00	19-05-2021
125	Sr K FY16 OPT 2	INE691I07AN1	NCD Interest	97,44,108.00	24-05-2021
126	Sr M FY16 OPT I	INE691I07AQ4	NCD Interest	1,32,51,180.00	27-05-2021
127	Sr M FY16 OPT 2	INE691I07AR2	NCD Interest	1,77,48,480.00	27-05-2021
128	Sr C FY 2013-14	INE691I07398	NCD Interest	9,15,98,100.00	28-05-2021
129	Sr N FY16 OPT 2	INE691I07AT8	NCD Interest	97,44,108.00	31-05-2021
130	Sr P FY 2015-16	INE691I08396	NCD Interest	5,32,20,000.00	03-06-2021
131	Sr R FY 15-16	INE691I07AX0	NCD Interest	4,42,00,000.00	07-06-2021
132	SRA(20-21)TIER2	INE691I08537	NCD Interest	7,13,80,000.00	10-06-2021
133	Re Sr B20-21III	INE691I07EO1	NCD Interest	30,01,86,000.00	30-06-2021
134	SR D 20-21	INE691I07EQ6	NCD Interest	74,35,34,100.00	07-07-2021
135	Sr E FY 2012-13	INE691I07356	NCD Interest	10,09,72,602.74	09-07-2021
136	SR E 20-21 OPTI	INE691I07ER4	NCD Interest	39,75,00,000.00	13-07-2021
137	SR E 20-21OPTII	INE691I07ES2	NCD Interest	19,34,71,000.00	13-07-2021
138	Sr B FY 17-18	INE691I08511	NCD Interest	4,68,00,000.00	14-07-2021
139	Sr A FY 2011-12	INE691I07240	NCD Interest	12,09,17,808.22	16-07-2021
140	Sr F 20-21	INE691I08545	NCD Interest	8,15,00,000.00	20-07-2021
141	Sr H FY 2016-17	INE691I08446	NCD Interest	7,04,32,800.00	22-07-2021
142	Sr D FY18 OPT 2	INE691I07EC6	NCD Interest	15,99,00,000.00	26-07-2021
143	Sr W FY16 OPT 6	INE691I07BS8	NCD Interest	88,68,320.00	09-08-2021
144	Sr K FY 2016-17	INE691I08453	NCD Interest	2,15,65,750.00	09-08-2021
145	Sr L FY 2016-17	INE691I08461	NCD Interest	2,15,75,000.00	12-08-2021

Sr. No.	Series / Tranche	ISIN No	Type	Amount (in Rs.)	Due date of payment
146	Sr X FY 15-16	INE691I08404	NCD Interest	14,85,00,000.00	27-08-2021
147	Sr E FY 2017-18	INE691I07ED4	NCD Interest	3,82,50,000.00	30-08-2021
148	Sr P FY 2016-17	INE691I08479	NCD Interest	1,71,00,000.00	07-09-2021
149	SR J OPT I	INE691I07ET0	NCD Interest	36,50,00,000.00	09-09-2021
150	SR J OPT II	INE691I07EU8	NCD Interest	7,66,00,000.00	09-09-2021
151	RE NCDSR K OP 1	INE691I07EU8	NCD Interest	3,83,00,000.00	09-09-2021
152	Sr AB FY 15-16	INE691I08412	NCD Interest	1,78,00,000.00	15-09-2021
153	NCD SR K OPT II	INE691I07EV6	NCD Interest	12,51,25,000.00	16-09-2021
154	Sr L FY18	INE476M07BJ5	NCD Final Repayment	90,00,00,000.00	06-04-2021
155	Sr A FY16 OPT 5	INE476M07487	NCD Interest	3,58,00,000.00	16-04-2021
156	Sr A FY17	INE476M07891	NCD Interest	1,73,08,240.00	16-04-2021
157	Sr A FY17	INE476M07891	NCD Final Repayment	20,00,00,000.00	16-04-2021
158	Sr B FY17 Opt 3	INE476M07925	NCD Interest	43,25,000.00	20-04-2021
159	Sr C FY17 Opt 2	INE476M07941	NCD Interest	87,00,000.00	05-05-2021
160	Sr C FY17 Opt 2	INE476M07941	NCD Final Repayment	10,00,00,000.00	05-05-2021
161	Sr C FY 18-19	INE476M07BN7	NCD Interest	20,24,33,169.40	18-05-2021
162	Sr C FY16 OPT V	INE476M07578	NCD Interest	2,67,73,200.00	27-05-2021
163	Series E FY17	INE476M08063	NCD Interest	1,44,00,000.00	03-06-2021
164	Sr D FY16 OPT V	INE476M07636	NCD Interest	2,22,50,000.00	07-06-2021
165	Sr F FY17 Opt 3	INE476M07990	NCD Interest	2,18,15,100.00	14-06-2021
166	Sr F FY17 Opt 3	INE476M07990	NCD Final Repayment	25,00,00,000.00	14-06-2021
167	Sr G FY18 OPT 2	INE476M07BE6	NCD Interest	5,79,00,000.00	21-06-2021
168	Sr B FY19 Opt 2	INE476M07BM9	NCD Interest	1,24,75,302.00	23-06-2021
169	Sr B FY19 Opt 2	INE476M07BM9	NCD Final Repayment	14,70,00,000.00	23-06-2021
170	Sr G FY17 Opt 1	INE476M07AA6	NCD Interest	87,50,000.00	01-07-2021
171	SR B 20-21	INE476M07BY4	NCD Interest	21,90,15,000.00	09-07-2021
172	Sr H FY15-16	INE476M08030	NCD Interest	1,30,48,000.00	14-07-2021
173	Sr I FY16 OPT 4	INE476M07719	NCD Interest	89,99,040.00	19-07-2021
174	Sr H FY17 Opt 2	INE476M07AD0	NCD Interest	1,39,20,000.00	22-07-2021
175	Sr H FY17 Opt 3	INE476M07AE8	NCD Interest	43,50,000.00	22-07-2021
176	Sr H FY17 Opt 3	INE476M07AE8	NCD Final Repayment	5,00,00,000.00	22-07-2021
177	Sr I FY17	INE476M07AF5	NCD Interest	5,21,16,720.00	26-07-2021
178	Sr J FY15-16	INE476M08048	NCD Interest	4,67,55,000.00	26-07-2021
179	Sr I FY17	INE476M07AF5	NCD Final Repayment	60,00,00,000.00	26-07-2021
180	Sr K FY16 OPT 3	INE476M07743	NCD Interest	26,70,000.00	28-07-2021
181	Sr J FY17	INE476M07AG3	NCD Interest	21,75,00,000.00	28-07-2021

Sr. No.	Series / Tranche	ISIN No	Type	Amount (in Rs.)	Due date of payment
182	Sr J FY17	INE476M07AG3	NCD Final Repayment	2,50,00,00,000.00	28-07-2021
183	Sr K FY17	INE476M07AH1	NCD Interest	14,57,59,488.00	02-08-2021
184	Sr K FY17	INE476M07AH1	NCD Final Repayment	1,68,00,00,000.00	02-08-2021
185	Sr E FY 18-19	INE476M07BP2	NCD Final Repayment	89,00,00,000.00	03-08-2021
186	RE E1 FY19 Op I	INE476M07BP2	NCD Final Repayment	35,00,00,000.00	03-08-2021
187	Sr D FY 18-19	INE476M07BO5	NCD Interest	11,93,80,430.00	06-09-2021
188	Sr D FY 18-19 R	INE476M07BO5	NCD Interest	4,35,69,500.00	06-09-2021
189	Sr M FY17	INE476M07AL3	NCD Interest	10,42,50,000.00	09-09-2021
190	Sr M FY17	INE476M07AL3	NCD Final Repayment	1,25,00,00,000.00	09-09-2021
191	Sr H FY15	INE476M07222	NCD Interest	4,84,63,000.00	17-09-2021
192	Sr H FY15	INE476M07222	NCD Final Repayment	50,00,00,000.00	17-09-2021
193	Sr D FY 18-19	INE476M07BO5	NCD Interest	49,05,970.00	20-09-2021
194	Sr D FY 18-19 R	INE476M07BO5	NCD Interest	17,90,500.00	20-09-2021
195	Sr D FY 18-19	INE476M07BO5	NCD Final Repayment	1,37,00,00,000.00	20-09-2021
196	Sr D FY 18-19 R	INE476M07BO5	NCD Final Repayment	50,00,00,000.00	20-09-2021
197	Sr N FY17 Opt 2	INE476M07AN9	NCD Interest	1,65,00,000.00	22-09-2021
198	Sr N FY17 Opt 2	INE476M07AN9	NCD Final Repayment	20,00,00,000.00	22-09-2021
199	Sr K FY 18	INE476M07BI7	NCD Interest	15,30,00,000.00	29-09-2021



The details of payment of interest and repayment of principal amount of the Commercial Papers due in the next half-year i.e. April 1, 2021 to September 30, 2021:

Sr. No.	Series / Tranche	Type of Payment	Amount (in Rs.)	Due date of payment
1	INE027E14JS3	Principal	3,90,00,00,000.00	21-06-2021
2	INE027E14JT1	Principal	25,00,00,000.00	15-06-2021
3	INE027E14KH4	Principal	2,00,00,00,000.00	29-04-2021
4	INE027E14KH4	Principal	4,00,00,00,000.00	29-04-2021
5	INE027E14KI2	Principal	25,00,00,000.00	15-07-2021
6	INE027E14KK8	Principal	2,00,00,00,000.00	12-05-2021
7	INE027E14KL6	Principal	5,00,00,00,000.00	18-05-2021
8	INE027E14KL6	Principal	2,00,00,00,000.00	18-05-2021
9	INE691I14KI6	Principal	5,50,00,00,000.00	29-04-2021
10	INE691I14KR7	Principal	3,00,00,00,000.00	12-05-2021
11	INE691I14KN6	Principal	4,00,00,00,000.00	11-06-2021
12	INE691I14KD7	Principal	71,00,00,000.00	15-06-2021
13	INE691I14KB1	Principal	3,00,00,00,000.00	21-06-2021
14	INE691I14KS5	Principal	4,00,00,00,000.00	29-07-2021
15	INE476M14DQ2	Principal	2,50,00,00,000.00	20-05-2021

The Company does not expect default in payment of principal / interest due in next half year.



Ref No. 27251/ITSL/OPR/2021-22

Date: 29th April, 2021

To,
Company Secretary
L&T Finance Limited
Brindavan ,C.S.T Road, Kalina, Santacruz (East),
Mumbai –400 098

Subject: Certificate u/r 52(5) of SEBI (Listing Obligations & disclosure Requirements)
Regulations, 2015, for Debentures Issue by L&T Finance Limited for the half year
ended 31st March, 2021.

Dear Sir,

We are acting as Debenture Trustee for the Secured, Redeemable Non-Convertible Debentures issued by L&T Finance Limited ("The Company").

In terms of the provisions of Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ('Regulations') we certify that we have taken note of the disclosures made by the Company in the letter enclosed hereto, under Regulation 52(4), without verification.

Thanking you.

Yours faithfully,

IDBI Trusteeship Services Limited




Authorized Signatory

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited (“Debenture Trustee”)** hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by ‘**L & T Finance Limited**’ for the Half year ended on March 31, 2021.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited

Authorized Signatory

Date: April 29, 2021



April 29, 2021

Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, Bandra – Kurla Complex,
Bandra (E), Mumbai - 400 051

Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street, Mumbai – 400 001

Sub: Disclosure pursuant to SEBI circular dated November 26, 2018.

Dear Sir/Madam,

Pursuant to SEBI circular no SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 on fund raising by issuance of debt securities by large entities, please find enclosed:

- i) Annexure A, an initial disclosure to be made by the Company for the FY 2021-22; and
- ii) Annexure B1, the details of the incremental borrowings done during the FY 2020-21.

We request you to take the aforesaid on records.

Thanking You,

Yours faithfully,

For **L&T Finance Limited**



Apurva Rathod
Company Secretary & Compliance Officer

Encl: as above

Annexure A
Initial Disclosure to be made by an entity identified as a Large Corporate

Sr. No.	Particulars	Details
1.	Name of the company	L&T Finance Limited
2.	CIN	U65910WB1993FLC060810
3.	Outstanding borrowing of company as on March 31, 2021 (Rs. in Crores)	79,390.18
4.	Highest Credit Rating during the previous FY along with name of the Credit Rating Agency	Ratings: AAA/ Stable Rating Agency: CRISIL Ratings Limited, CARE Ratings Limited, India Ratings and Research Private Limited
5.	Name of Stock Exchange# in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE Limited

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

For **L&T Finance Limited**


Apurva Rathod
 Company Secretary and Compliance Officer
 Contact Details: 022 6212 5000

Date: April 29, 2021

For **L&T Finance Limited**


Sanjay Wadhwa
 Chief Financial Officer
 Contact Details: 022 6212 5000

#In terms para of 3.2(ii) of the circular, beginning F.Y 2022, in the event of shortfall in the mandatory borrowing through debt securities, a fine of 0.2% of the shortfall shall be levied by Stock Exchanges at the end of the two-year block period. Therefore, an entity identified as LC shall provide, in its initial disclosure for a financial year, the name of Stock Exchange to which it would pay the fine in case of shortfall in the mandatory borrowing through debt markets.

Annexure B1
Annual Disclosure to be made by an entity identified as a LC

L&T Finance Limited
Corporate Office Address
 Brindavan, CST Road
 Kalina, Santacruz (East)
 Mumbai 400 098

Registered Office
 7th Floor, Technopolis, A-Wing
 Plot No. 4, Block - BP, Sector-V
 Salt Lake, Kolkata 700 091
 CIN: U65910WB1993FLC060810

T +91 22 6212 5000
 F +91 22 6212 5553
 E customercare@ltfs.com

www.ltfs.com

Annexure B1
Annual Disclosure to be made by an entity identified as a LC

1. Name of the Company: L&T Finance Limited
2. CIN: U65910WB1993FLC060810
3. Report filed for FY: 2020-2021
4. Details of the borrowings (all figures in INR crore):

Sr. No.	Particulars	Details
I.	Incremental borrowing done in FY (a)	13,986.99
II.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	3,496.75
III.	Actual borrowings done through debt securities in FY (c)	9,741.91
IV.	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	NIL
V.	Reasons for short fall, if any, in mandatory borrowings through debt securities	N.A.

For L&T Finance Limited


Apurva Rathod
 Company Secretary and Compliance Officer
 Contact Details: 022 6212 5000

For L&T Finance Limited


Sanjay Wadhwa
 Chief Financial Officer
 Contact Details: 022 6212 5000

Date: April 29, 2021

L&T FINANCE LIMITED

(A wholly owned subsidiary of L&T Finance Holdings Limited)

Registered Office: Technopolis, 7th Floor, A-Wing, Plot No. 4, Block-BP

Sector-V, Salt Lake, Kolkata 700 091

CIN: U65910WB1993FLC060810 **T:** +91 33 6611 1800 **F:** +91 033 6611 1802**E-Mail ID:** investorgrivances@ltfs.com **Website:** www.ltfs.com**L&T Financial Services****STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021**

(₹ in crore)

Sr. No.	Particulars	Year ended	
		March 31, 2021	March 31, 2020
1	Total income from operations	12,693.07	13,042.27
2	Net profit for the year (before tax, exceptional and/or extraordinary items)	332.24	1,604.08
3	Net profit for the year before tax (after exceptional and/or extraordinary items)	332.24	1,604.08
4	Net Profit for the year before impact of change in the rate on opening deferred tax	1.36	1,173.47
5	Net profit for the year after tax (after exceptional and/or extraordinary items)	1.36	700.76
6	Total comprehensive income for the year [comprising profit for the year (after tax) and other comprehensive income (after tax)]	44.53	541.67
7	Paid up equity share capital	2,684.17	2,684.17
8	Reserves (excluding revaluation reserve and capital redemption reserve)	12,933.86	12,947.22
9	Net worth	15,546.99	15,571.44
10	Paid up debt capital/outstanding debt	79,390.18	82,950.19
11	Outstanding redeemable preference shares	-	-
12	Debt equity ratio	5.11	5.33
13	Earnings per equity share (of ₹10/- each) (for continuing and discontinued operations)		
	(i) Basic EPS (₹)	0.01	2.61
	(ii) Diluted EPS (₹)	0.01	2.61
14	Capital redemption reserve	3.20	3.20
15	Debenture redemption reserve	213.11	319.21
16	Debt service coverage ratio	NA	NA
17	Interest service coverage ratio	NA	NA

Notes:

- These financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on April 28, 2021. The results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company
- The above is an extract of detailed format of audited financial results filed with the National Stock Exchange of India Limited and BSE Limited ("Stock Exchanges") under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of audited financial results are available on the website of the Stock Exchanges i.e. www.nseindia.com and www.bseindia.com and on the website of the Company i.e. www.ltfs.com.
- For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges and can be accessed on the website of the Stock Exchanges i.e. www.nseindia.com and www.bseindia.com.
- These financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- The Statement referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is available on the website of the Company i.e. www.ltfs.com.
- Amalgamation of L&T Infrastructure Finance Company Limited ("LTIFC") and L&T Housing Finance Limited ("LTHFC") with the Company: The Board of Directors of the Company had approved a scheme of amalgamation by way of merger by absorption ("Scheme") on March 20, 2020. Pursuant to receipt of necessary orders from National Company Law Tribunal (NCLT), Mumbai and Kolkata, sanctioning the scheme of amalgamation by way of merger by absorption of LTHFC and LTIFC with the Company, under Sections 230 to 232 of the Companies Act, 2013, the Scheme became effective on April 12, 2021. On and from the Appointed Date, i.e., April 1, 2020, the Company has accounted for amalgamation as a common control business combination in accordance with Appendix C of the Indian Accounting Standard (Ind AS) 103 - "Business Combinations".

For and on behalf of the Board of Directors
L&T Finance Limited

Place: Mumbai
Date: April 28, 2021

Dinanath Dubhashi
Chairperson
(DIN: 03545900)